

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: SYED, FAREED	§	Case No. 09-22384-JS
SYED, AYESHA	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID GROCHOCINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court
219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00AM on 07/08/2011 in Courtroom 4016, United States Courthouse, DuPage County Courthouse
505 N. County Farm Road
DuPage, IL 60187.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/02/2011 By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: SYED, FAREED
SYED, AYESHA

§ Case No. 09-22384-JS

§

§

Debtor(s)

§

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 5,002.50
and approved disbursements of \$ 7.44
leaving a balance on hand of ¹ \$ 4,995.06

Balance on hand: \$ 4,995.06

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,995.06

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - DAVID GROCHOCINSKI, TRUSTEE	1,000.00	0.00	1,000.00
Trustee, Expenses - DAVID GROCHOCINSKI, TRUSTEE	70.00	0.00	70.00
Attorney for Trustee, Fees - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	2,500.00	0.00	2,500.00
Attorney for Trustee, Expenses - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	55.75	0.00	55.75

Total to be paid for chapter 7 administration expenses: \$ 3,625.75

Remaining balance: \$ 1,369.31

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,369.31

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,369.31

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,666.57 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PYOD LLC its successors and assigns as assignee of Citibank	3,112.93	0.00	216.74
2	PYOD LLC its successors and assigns as assignee of Citibank	477.44	0.00	33.24
3	Chase Bank USA, N.A.	6,089.53	0.00	423.98
4	American Express Centurion Bank	3,361.66	0.00	234.05
5	American Express Centurion Bank	171.73	0.00	11.96
7	FIA CARD SVCS, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP	1,116.82	0.00	77.76
8	DISCOVER BANK	5,336.46	0.00	371.54

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Total to be paid for timely general unsecured claims: \$ 1,369.27

Remaining balance: \$ 0.04

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.04

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.04

Prepared By: /s/DAVID GROCHOCINSKI, TRUSTEE

Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Fareed K Syed
 Ayesha K Syed
 Debtors

Case No. 09-22384-JHS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: bchavez
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jun 03, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2011.

db +Fareed K Syed, 203 Regency Dr Apt 225, Bloomingdale, IL 60108-2148
 jdb +Ayesha K Syed, 203 Regency Dr Apt 225, Bloomingdale, IL 60108-2148
 aty +Ariane Holtschlag, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 aty +David E Grochocinski, Grochocinski & Grochocinski, 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 aty +David P Lloyd, Grochocinski Grochocski and Lloyd Ltd, 1900 Ravinia Road,
 Orland Park, IL 60462-3760
 aty +James A Young, James A Young & Associates, Ltd., 47 DuPage Court, Elgin, IL 60120-6421
 aty +Michael A Phelps, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 tr +David E Grochocinski, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 14066992 +Adventist Glen Oaks Hospital, PO BOX 4657, Oak Brook, IL 60522-4657
 14066993 +American Express, c/o Becket and Lee, PO Box 3001, Malvern, PA 19355-0701
 14703417 +American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
 14066996 +Bank Of America, Attn: Bankruptcy NC4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012
 14066999 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
 14674440 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14067000 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 14067001 +Dependon Collection Se, Attn: Bankruptcy, PO Box 4833, Oak Brook, IL 60522-4833
 14067004 Firstsource Healthcare Advantage, f/k/a Argent Healthcare Financial, PO BOX 33009,
 Phoenix, AZ 85067-3009
 14067005 +Glen Oaks Cardiology, PO Box 7000, Bolingbrook, IL 60440-7000
 14067006 Glendale Family Practice, PO Box 7001, Bolingbrook, IL 60440-7001
 14067008 Loyola University Med Ctr, PO Box 6559, Carol Stream, IL 60197-6559
 14067009 +Loyola University Medical Center, 2160 South First Ave., Maywood, IL 60153-3328
 14067010 +Malcom S. Gerald & Associates, Inc., 332 South Michigan Ave., Suite 600,
 Chicago, IL 60604-4318
 14067011 +Merchants Cr, 223 W Jackson St, Chicago, IL 60606-6993
 14400351 National City Bank, One NCC Parkway, Mail Code K-A16-2B, Royal Oak MI 48068-8043
 14067012 +North American Credit Services, 2810 Walker Road, Suite 100, Chattanooga, TN 37421-1082
 14638644 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 14067013 Quest Diagnostic, P.O. Box 64804, Baltimore, MD 21264-4804
 14718418 +RBS Citizens NA s/b/m Charter One Bank NA, 10561 Telegraph Rd, Glen Allen VA 23059-4577
 14067014 +RLT Neurologic Associates LTD, 255 W 1st Street, Elmhurst, IL 60126-2643
 14067015 Suburban Radiologists, SC, 1446 Memontum Place, Chicago, IL 60689-5314
 14067016 +Washington Mutual Mortgage, Attention: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way,
 Jacksonville, FL 32256-6851
 14067017 Wilshire Tower, Regency Drive, Bloomingdale, IL 60108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14066997 Fax: 888-777-2057 Jun 03 2011 22:34:26 Cco Mortgage Corp., 10561 Telegraph Road,
 Glen Allen, VA 23059
 14929185 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 03 2011 23:57:47 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 14067003 +E-mail/PDF: mrdiscen@discoverfinancial.com Jun 03 2011 23:57:47 Discover Fin,
 Attention: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
 14927813 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 03 2011 23:55:03
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 14067007 +E-mail/Text: bkynotice@harvardcollect.com Jun 03 2011 22:35:14 Harvard Collection,
 4839 N Elston Ave, Chicago, IL 60630-2589

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14066998 Charter One Na
 14066994* +American Express, c/o Becket and Lee, PO Box 3001, Malvern, PA 19355-0701
 14066995* +American Express, c/o Becket and Lee, PO Box 3001, Malvern, PA 19355-0701
 14708048* American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
 14067002* +Dependon Collection Se, Attn: Bankruptcy, PO Box 4833, Oak Brook, IL 60522-4833
 14066991 ##Acute Care Specialists, PO Box 7006, Bolingbrook, IL 60440-7006

TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: bchavez
Form ID: pdf006

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jun 03, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.